

United States Bankruptcy Court
Western District of Oklahoma

In re:
Jennifer Kristen Willhite
Debtor

Case No. 23-11078-SAH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1087-5
Date Rcvd: Jul 26, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

Recip ID	Recipient Name and Address
db	Jennifer Kristen Willhite, 318 N D St, Duncan, OK 73533-6628
6739612	Brent Willhite, 318 N D St, Duncan, OK 73533-6628
6739614	CBSA Collection, Po Box 1929, Stillwater, OK 74076-1929
6739615	Check 'n Go, 2360 N Highway 81, Duncan, OK 73533-1219
6739617	Courtesy Loans, 810 W Main St, Duncan, OK 73533-4616
6739619	+ Duncan Anesthesia Associates, 1310 W Oak Ave, Duncan, OK 73533-4349
6739620	+ Duncan Regional Hospital, PO Box 1264, Duncan, OK 73534-1264
6739626	Loyalloans, 810 W Main St, Duncan, OK 73533-4616
6739631	Vermillion Plumbing, 306 W Main St, Duncan, OK 73533-7028

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QSJMANCHESTER.COM	Jul 27 2023 04:06:00	Susan J. Manchester, 1100 N Shartel, Oklahoma City, OK 73103-2602
6739610	^ MEBN	Jul 27 2023 00:23:18	Ars Account Resolution, Po Box 459079, Fort Lauderdale, FL 33345-9079
6739611	Email/Text: bankruptcy@axcess-financial.com	Jul 27 2023 00:26:00	Axcssfn/cngo, 7755 Montgomery Rd, Cincinnati, OH 45236-4291
6739616	^ MEBN	Jul 27 2023 00:23:04	CHIME, CHIME, Po Box 417, San Francisco, CA 94104-0417
6739613	+ EDI: CAPITALONE.COM	Jul 27 2023 04:06:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
6739618	EDI: MAXMSAIDV	Jul 27 2023 04:06:00	Dept of Ed/aidvantage, PO Box 4450, Portland, OR 97208-4450
6739621	^ MEBN	Jul 27 2023 00:22:55	HRRG, PO Box 8486, Coral Springs, FL 33075-8486
6739622	+ EDI: LCIICSYSTEM	Jul 27 2023 04:06:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
6739623	EDI: JEFFERSONCAP.COM	Jul 27 2023 04:06:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
6739624	EDI: JEFFERSONCAP.COM	Jul 27 2023 04:06:00	Jefferson Capital Systems LLC, 16 McLeland Rd, St Cloud, Saint Cloud, MN 56303
6739625	^ MEBN	Jul 27 2023 00:22:35	Love Beal & Nixon, Po Box 32738, Oklahoma City, OK 73123-0938
6739627	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 27 2023 00:28:33	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
6739628	+ EDI: NAVIENTFKASMSERV.COM		

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		Jul 27 2023 04:06:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
6739629	Email/Text: lawfirmTX@rsieh.com	Jul 27 2023 00:26:00	Rausch Sturm LLP, 250 N Sunnyslope Rd Ste 300, Brookfield, WI 53005
6739630	Email/Text: EDBKNotices@ecmc.org	Jul 27 2023 00:26:00	U S Dept of Ed, Po Box 5609, Greenville, TX 75403-5609
6739632	+ Email/Text: bankruptcyreports@wakeassoc.com	Jul 27 2023 00:26:00	Wakefield & Associates, PO Box 58, Fort Morgan, CO 80701-0058

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

Name	Email Address
Luke A Homen	on behalf of Debtor Jennifer Kristen Willhite G61251@notify.cincompass.com;lahcourtntices@gmail.com;LHomen@jubileebk.net
Luke A Homen	on behalf of Plaintiff Jennifer Kristen Willhite G61251@notify.cincompass.com;lahcourtntices@gmail.com;LHomen@jubileebk.net
Susan J. Manchester	susanmanchester@sbcglobal.net smanchester@ecf.axosfs.com;manchesterlaw@sbcglobal.net
United States Trustee	Ustpreion20.oc.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Jennifer Kristen Willhite**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3041**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Western District of Oklahoma**Case number: **23-11078 – SAH****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Jennifer Kristen Willhite
fka Jennifer ThrallJuly 25, 2023By the court: Sarah A. Hall
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.